## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5413

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Ideal GARCIA

## **General Comment**

To whom it may concern,

Over the last 6 plus years, after the 2008 financial crisis, I have taken the time to learn proper options trading. As a result, I have substantially grown my retirement account. Although trading options is seen as a riskier way to invest, some option trades reduce risk, rather than increase it. Using these strategies, I have been able to lower my risk rather than increase it and propect my portfolio. I would like to see an increase in the amount of options that can be used in our retirement accounts rather than a further restriction as understand is being proposed. These restrictions are not going to help us, they are going to hurt us. Thank you in advance for your attention to this important issue

Sincerely, Ideal Garcia Teacher